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THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

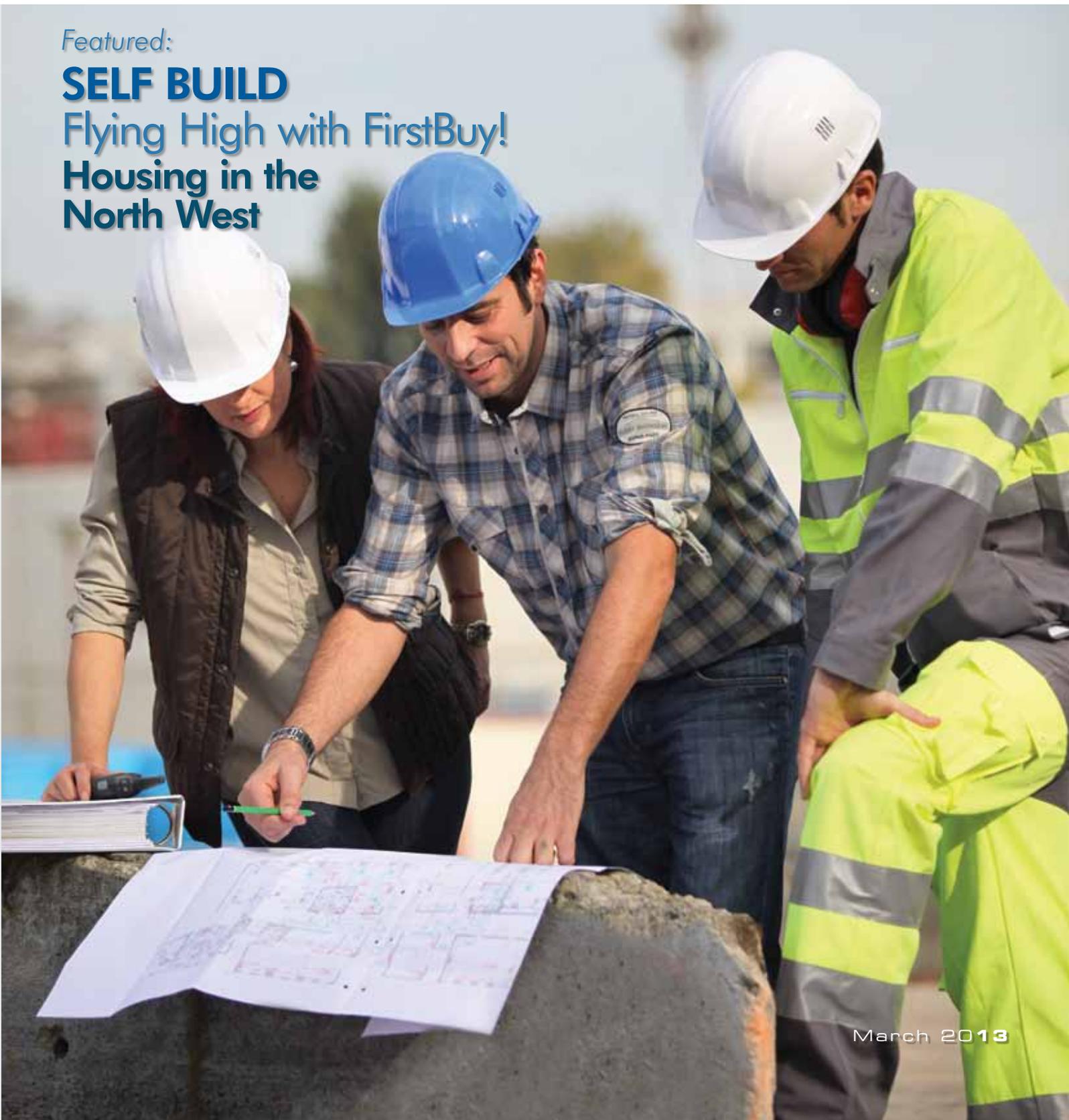
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MARCH 13 ISSUE 118



Welcome to the March edition of Housing Matters. Although Spring is now on the way, due to publication deadlines, I am writing this editorial in the middle of January. As I stop periodically to gaze wistfully out of the office window at a snow covered Upavon, I find myself pondering on what is in store for the housing market in 2013. Most analysts have been guarded in their forecasts for the year ahead, and as always it is a difficult decision to know if this is the right time to buy.

Mortgage rates for those with a 25% deposit look very good, while rates for those with 15% and 10% deposits are improving. But is it wise to buy while the effect of government spending cuts are filtering through the economy? Some analysts predict that confidence will return to the property market and prices will rise this year, while others say it is not unrealistic to see prices falling over the next year or two.

Ultimately the decision on when and where to buy rests with the individual and in this issue we feature an RAF serviceman and his partner who decided to purchase a property through the government backed 'First Buy' scheme (www.firstbuyscheme.org.uk). To read how they got on turn to page 13.

One avenue to home ownership you may not have considered is the 'Self Build' option. Our main article this month is a comprehensive guide to the subject, penned by my Senior Housing Advisor, Philip Arundel. Also inside this issue you will find housing information for the North West region.

Many of you may soon be affected by Tranche 3 of the ongoing redundancy programme and will need advice with your transition to civilian housing. This is where JSHAO can help. Please call or drop us an email to discuss your options. You are also most welcome to attend one of our 'Housing, The Options' briefings which are being held across the UK and overseas in 2013. The briefing programme for this year can be found at the back of this magazine.

Paula Jones, OIC JSHAO



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SELF BUILD

by Philip Arundel

Introduction

The term 'self build' is used when someone purchases a building plot in order to build a house to live in themselves. This covers a wide range of activities from managing, designing and building the whole house oneself to simply ordering an off-the-shelf package. Apart from finding a plot, major house renovation, conversion and large extensions, they all raise many of the same issues as self build. Whichever route you choose, planning the process carefully is critical.

Building Process

This Self Build Guide outlines the major steps in this process from the initial idea to the completed house and highlights many of the options available.

Before you embark on your project you need to clear about your reasons for self build (financial, design requirements, environmental etc) and be aware that these considerations may conflict with each other. Furthermore the process is likely to cause stress and have unforeseen difficulties. Therefore ensure that you (and your family!) are prepared for this.

Self Build: Evaluating Building Plots

Once you have found your prospective building plot you must evaluate it in order to judge whether it is suitable for you or not. Some of these issues should be highlighted by your solicitor but others won't be – it's down to you. The following is just a selection of the issues you should consider. Remember that a building plot with permission to build a house does not guarantee that you will be able to build a house or that you won't face some very expensive constraints.

Status of Planning Permission (PP)

Ensure that the plot you are buying has planning permission and confirm what type of PP it has (outline or detailed) and how long is remaining. Unless the PP is for exactly what you want? enquire with the local planning office as to their attitude to any changes you intend to propose.

Status of Area

If in open or rural area what is likely to happen to land in vicinity of the plot? What is the status of the surrounding land in the local development plan. Otherwise you may find that a new industrial estate as your neighbour.

Design Implications

Your building plot should come with Outline Planning Permission for a house – however there will be design constraints. Type of area, local housing style, conservation area. If, for example, you want to build a German steel framed house you will need a plot in a suitable area that will allow this.

Utilities and Services

Ascertain what the utilities (electricity, gas, water, phone) situation is for the plot. Is the plot attached to these already or are they nearby. Enquire as to how much it will cost to connect your new house to the utilities and whether there will be any difficulties in doing so. Connection costs vary a lot!

Environmental Issues

Ensure that the building plot is not on a flood plain and be wary of any nearby streams. Otherwise you may find your property difficult or impossible to insure, and potentially uninhabitable. Be particularly careful with brownfield sites that you check its historic use, in case there is any chemical

contamination from, for example, a previous industrial use. The Environmental agency website also has an ability to tell you what landfill sites are in the area, their content, and status. Check carefully.

Hidden Legal Dangers

Make sure you appoint a good solicitor, preferably one with experience of conveyancing land. Difficulties you may encounter are restrictive land covenants (legal restrictions on the land use) and ransom strips (where someone retains ownership of a vital piece of land which may for example prevent you from accessing your property).

Slopes, heights and angles

Check the height and angle of any slopes on your plot and ensure that you understand the implications of the positioning of your house from the point of view of natural light in the house and shadows in the garden.

Self Build Mortgages

Mortgages for self build are a specialist product and many lenders do not offer them. However the self build mortgage market has expanded considerably in recent years and as long as your project is correctly planned and presented, you should have little difficulty in obtaining a mortgage.

The major difference between a self build mortgage and a conventional house mortgage is that with the self build version you will receive your mortgage funds in several stages as your house build progresses compared with a single lump sum. Within this overall structure there are a number of variations.

How do Self Build Mortgages work?

A self build mortgage may cover the purchase of the building plot (depending on the lender). For the build itself, the mortgage will be paid to you in 4-6 stages which coincide with completion stages of the build (i.e. completion of the foundations). There are two main types of stage payment, the difference between them being in the timing of the stage payments.

Arrears-Based Mortgage

With arrears based payments, you will receive the stage payment *after* the stage is completed. This is safer for the lender but may cause you cash flow difficulties unless you have sufficient funds of your own.

Advance Stage Payment Scheme

With the Advance Stage scheme you receive your stage payment *before* you commence a stage. Due to the added risk to the lender, this type of mortgage is usually more expensive.

Most lenders offer the arrears based scheme although an increasing number now offer the advance payment scheme. If you have sufficient personal funds and/or a very understanding builder, you will generally find it cheaper to go for the arrears method as it should be cheaper.

How much can I Borrow

The amount you can borrow for your self build will vary from lender to lender. Some will only allow you to borrow for the build itself, others will offer a mortgage for both the building plot and the build. You can borrow as much as 95% of the cost of the land and build with some lenders, although many will not lend more than 75%. Remember that if you borrow a high percentage of the cost, it is likely that you will have

to pay a higher interest rate.

Mortgage Requirements and Restrictions

Each lender will have some restrictions on the mortgage. These may include the following:

- Sufficient Income for 2 mortgages
If you intend to keep your existing mortgage, your lender will want to ensure that you have sufficient income to pay two mortgages.
- Some lenders will insist that all the building work is done by professional builders/contractors.
- Some lenders will restrict the types of the materials you can use in your build so that your house is easy to re-sell.
- Lenders will usually insist that the self build is detached and is for owner occupation.
- Lenders will insist that the land has a minimum amount of planning consent remaining, for example two years.

Lenders will insist that appropriate insurance is in place during the building work itself and that an appropriate warranty is obtained at the end of the build.

Mortgage Providers

There are approximately 30 providers of self build mortgages in the UK. Some of these providers only deal with the self build market, but the majority are high street lenders. A few of the providers only deal with a niche of the self build market, such as lenders focused on green self build.

Types of Mortgage

Remember even with self build mortgages you are not necessarily limited to the conventional variable rate mortgage. It should be possible to locate fixed rate, tracker and self certification mortgages.

Other funding options

Not everyone wants, or needs a



mortgage. You may be able to fund your build in other, cheaper ways. For example, if you already own a house with substantial equity, it may be cheaper to re-mortgage your house with a larger loan and use this to fund your self build. A re-mortgage on an existing property should always work out cheaper than a self build mortgage. You may also wish to consider selling your existing property and moving into rented accommodation or a caravan on site.

Self Build: Construction Options

One of the advantages of self-build is that it gives you a lot of flexibility over the method of construction. Some of the construction options are only open to the self builder as no UK developers use them. The method you finally choose will be determined by a number of factors including:

- **Design Preference**
Some construction methods are better suited to particular house designs than others. For example if you are looking to build a house with large open plan features then a steel frame construction will be preferable to traditional brick and block.
- **Budget**
Obviously different methods

of building have different costs per square foot of house. The tighter your budget, the more restricted your choice of building method. Furthermore if you require a mortgage, you may find that your lender restricts your construction options.

- **Location of Plot**
Some plots, for example in Conservation areas or attractive villages, will be severely restricted in terms of property appearance so your self build will have to at least look similar to surrounding properties. This will clearly eliminate some choice of construction techniques.
- **Level of Your Input to Build**
If you wish to build part or all of the property yourself, your construction choice will be limited to your competencies. Furthermore some options are only available on a supply and build basis.
- **Resale Issues**
If you are concerned about being able to re-sell your property reasonably quickly at some point, you may wish to stick to more traditional building methods.

The main construction options open to you in the UK are **Timber**

Frame, Brick and Block or Steel Frame, increasingly popular you might also consider Log Cabin kits from Scandinavia?

Alternative Building Methods

These include Beco-polystyrene former with poured concrete, Styrostone, Structured Insulated Panels (SIPs) and timber clad.

Eco Building

Some cross-over with other methods but also specific eco methods eg straw. May find it difficult to get mortgage and resell.

Self Build: House Design

When self building there are number of constraints on your design. These are:

- **Off-the-Shelf vs Unique**
If you want an off-the-shelf package, such as those provided by the timber frame and steel frame house kit manufacturers, be aware that this will place limitations, perhaps severe, on your design options.
- **Plot and Location**
Your design needs to complement your plot, in the practical, visual and planning sense. For example, certain designs will work well on a slope, others won't. How does

the angle of the plot, and any large trees, impact on the light available etc. Furthermore in many areas, and particularly in conservation areas, your design will probably have to visually blend in with existing properties. Therefore if you are planning a futuristic design, make sure that this will be allowed *before* you buy the plot.

- **Budget**

Different designs will result in different building costs for a given amount of space. In general terms the cheapest way to build a house is to copy the mass market developers with their simple brick and block houses.

- **Choice of Architect or Designer**

If you choose to use a professional to design your self build, your choice will be critical for the outcome, as each designer will have their own strengths and weaknesses, preferences and dislikes.

- **Your Imagination**

There is an infinite number of design possibilities for a house. But you will need to narrow this down to at least some basic concepts based on how you wish to live in your house. Your architect will need to know what you are looking for in your new house.

There are several professionals who may help you to design your home. Don't dismiss non architects out of hand. Who you choose should partly depend on the type and complexity of design you have in mind as many architects will have experience and interest in particular types of design. As with any building professional, try and find an architect on the basis of personal recommendation. If this is not possible ensure that you have a detailed preliminary meeting with them first (to see if you are at least on the same wavelength) and make sure that you see a portfolio of their work. If possible

speak to some of their previous clients.

Architects

An architect is an individual who is professionally qualified to design buildings. Unless you are buying an off the shelf package, such as a kit house, it is usual to employ an architect in order to design your house. It is also usual (but not obligatory) for your architect to take overall responsibility for the project including managing the build itself.

Architectural Draughtsmen and Technicians

These are trained in building construction and techniques.

For simple projects, extensions and renovations, an experienced Architectural Draughtsman or Technician may be more appropriate than an architect.

Building Surveyor

Building surveyors are also professionally qualified. Some also have additional design qualifications such as architectural technician and this combination produces some excellent house designers.

Structural Engineer

You will probably also need to consult a structural engineer, particularly if with open plan or complex designs. They will calculate the correct loadings, and can tell you what and what is not possible.

Self Build: Planning Permission and Legal Consents

When you plan to build, extend or alter the use of a property you will generally need to consider 2 separate legal issues – Planning Permission and Building Regulations (or Building Control).

All self builds and the majority of building projects which involve conversions or extensions will require planning permission. Planning Permission consists of national regulations (ie England

and Wales have one set of regulations, Scotland another) but are administered by local authorities or in the national parks by the Park Authorities.

However unlike building regulations, the application of planning permission differs significantly from area to area due to differing local development plans, local interpretation of the regulations and the significant degree of subjectivity involved in the process. For example permission may depend on an appropriate design, which is of course an area very much open to debate!

Therefore while National planning guidance will give you an indication of whether you need planning permission or not and which minor works you can carry out without permission, it is essential that you contact your local planning authority as early in the process as possible to obtain local guidance and advice.

There are two levels of planning permission, and you will encounter building plots with either of these.

- **Outline Planning Permission**

Outline planning permission (OPP) is simply permission for the principle of development on a site, for example a 4 bed house. This means that the details of the size, dimensions, materials and access can be decided at a later date. If a plot is granted OPP, you will still need to make a supplementary application for full planning permission at a later date and no building work can be undertaken on OPP alone. OPP status is usually valid for three years at which point reapplication will need to be made.

- **Detailed Planning Permission/Full Planning Permission**

Detailed (or full) planning permission (FPP) outlines exactly what is going to be built

including dimensions, room layouts and building materials. As soon as FPP is granted building work may commence. Sometimes conditions of approval will be attached and these must be complied with during the project. Detailed planning permission is valid for three years.

The Planning Process

The precise process will depend on your Local Authority (LA), but the general process is as follows:

- LA receives planning application and checked to see if correct. If any mistakes are identified, the application is usually returned.
- Once the application is verified, it will be entered on a statutory register. At this point an 8 week period begins in which the application should be considered.
- Allocation of application to either a planning officer or for committee consideration. Usually simple planning applications never go to a planning committee but are decided at officer level.
- There then follows a period of public consultation about the application. The extent of this will depend on the impact of the development and the type of area but it will always include local neighbours. This process normally last 3 weeks.
- Once the LA has received all the necessary responses, the Planning Officer will assess the proposal against the LA planning policies. The Planning Officer will then make a decision regarding the application or a recommendation for the planning committee.
- If there is a problem with your application, the Planning Officer may contact you to try and resolve it. It is more likely though that it will be refused. You will then need to re-submit an amended proposal or appeal against the decision.

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"Shared Ownership was ideal for us! We now pay under £600 each month on our mortgage and rent combined for a 2 bed house, and we only needed a 5% deposit for our mortgage which made it even more affordable for us," says Phil, "I'd recommend the scheme to any first time buyers."

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Finally if you plan changes to an existing property you may need to consider other regulations and consents including the following:

- o **Conservation Areas**
(protection of property and fences, walls etc)
- o **Tree Protection Orders**
(protection from removal and alteration)
- o **Rights of Way** (protection for rights of way from development)
- o **Listed Building Consent**
(consent to demolish, extend or alter)
- o **Protection of Wildlife** (eg protection of bats living in roof)

Self Build: Building Control Regulations and Standards

When you plan to build, extend or alter a property you will generally need to consider 2 separate issues – Building Control (or Regulations) and Planning Permission.

The vast majority of building projects are required to comply with Building Control (known as Standards in Scotland). They exist to ensure the health and safety of people using buildings and to provide for energy conservation and access to and from buildings.

Building Regulations are national

regulations (ie England and Wales have one set of regulations, Scotland another) but are administered by local authorities. To comply with them, you, your builder or architect simply contacts your local authority Building Control Officer who will send you a form to complete which will include details and diagrams of the intended work. After you return this to your local authority you will be either receive Approval or a request for further information/clarification.

Once the Building Control Officer is satisfied with your plans you will receive Building Control Approval (or a Warrant). This process usually takes approx. 6-8 weeks. Once the building work is completed, it is likely that the Building Control Officer will want to inspect the work to ensure that it complies with the approval granted.

Self Build: Insurance

While you are actually constructing your house, you will probably need insurance in order to protect yourself and to meet the requirements of your mortgage lender. In particular, you are looking for insurance to protect yourself against the following claims:

- **Contractor and third party**

claims

To protect yourself against claims for injury or death of people working on your site or any other third party.

- **Employer's liability insurance**

To protect yourself against any claims in your role as a building employer.

- **Site and Materials**

To protect yourself against loss, theft or damage of building materials and your partially completed house.

- **Equipment**

To protect yourself against loss, theft or damage to equipment on site.

Your precise insurance requirements will depend on the level of your involvement in the self build. For example, if the whole build is being done by a single builder, it is unlikely that you will need to insure yourself as an employer. If however, you are managing the entire build and directly employing individual contractors it is likely that you are acting as an employer. As every situation is different, it is essential that you carefully specify your requirements to your insurer/broker.

Most self builders take out an 'All Risks' policy with a specialist broker.

Self Build: Structural Warranties and Guarantees

Building Societies and Banks generally require that newly built houses have a structural warranty and guarantee. It is general practice for builders of new homes to offer a 10 year structural guarantee, as this is usually a requirement for any mortgage. These guarantees are essentially a ten-year insurance policy which covers the home owner against physical damage to the property caused by a defect which results from the builder failing to construct it to the required standards.

Organisations who provide such guarantees include the National House Building Council (NHBC) and Zurich Mutual. A new scheme has also been launched by LABC (Local Authority Building Control).

NHBC Solo for Self Build

NHBC's Solo for Self Build is a 10-year warranty and insurance policy, designed exclusively for individuals who want to build their own home (or contract a builder to carry out all or part of the work), and live in it themselves.

LABC Self Build Warranty

Designed specifically for individuals building their own homes – both new build and conversions – to provide peace of mind. Quality is rewarded through competitive premiums and service based on extensive experience of self build projects.

Zurich Building Guarantee

Zurich Building Guarantee provides both Building Control services and new home warranty products for newly built homes and major refurbishments for sale or for rent. Zurich offer a range of house warranties including one specifically for self builders, known as the Zurich '10' policy.

Self Build: Reclaiming VAT

One of the advantages of self build and some conversion projects (as opposed to house extensions) is that you reclaim most (but not all) of the VAT you have incurred in building your house. This is because new houses are zero rated for VAT purposes. However to ensure that you can make this claim you must be well organised and prompt. It is **essential** that you read and understand the relevant rules and regulations before you start your project otherwise you may find yourself ineligible to claim. Also keep an eye out for any changes to the rules during your project.

Who is responsible for the reclaim scheme?



All VAT reclaims are handled by HM Revenue and Customs (HMRC). The HMRC web site is a bit of a nightmare to navigate however. You need to find VAT Notice 719, which explains in detail (27 pages) how HMRC operate the self build VAT scheme. This document covers the following 5 sections. The summary below should only be regarded as a general guide. You must read the original Notice 719 for full details.

Who is entitled to make a VAT claim under the 'DIY Builders and Convertors Refund Scheme'

You can claim if you are a DIY builder or convertor of an eligible building. It makes no difference whether you are building the house yourself or employing builders/contractors to do it for you.

What construction and conversion projects the Refund Scheme applies to

The scheme is designed for (a) newly constructed residential building built from scratch for non-business use and (b) conversions of existing non-residential buildings to residential use.

What can I reclaim VAT on?

Building materials and permanent fixtures eg bricks, windows, CH; labour. Can not claim on removable items such as electrical appliances, carpets and curtains. Can not claim on professional services such as architects, solicitors and surveyors.

What records do I need to keep?

VAT invoices. Ensure that you receive a VAT invoice – a simple sales receipt will not do.

Is there a time limit on my claim?

Yes. You must claim within 3 months after you have received the completion certificate from Building Control.

How do I claim?

The information you require from HMRC is in two places – information and forms.

Self Build: Miscellaneous Points to Consider

In addition to the points already covered in this self build guide, there are a few other issues you must consider before embarking on your self build.

Where to Live during Self build?

You must determine very early in the process where you intend to live during your self build, eg within your existing house, in rented accommodation, or perhaps on site in a caravan. This is because where you live will have a knock-on effect on several other aspects of your self build planning and the build itself. This is particularly important if you need a mortgage and/or will be managing the building site.

- **Live within Existing Home**
Will you be able to satisfy your lender that you have sufficient income for two mortgages? Is your existing home close enough to your building site?
- **Rented Accommodation**
Have you budgeted sufficient rental money for the (almost) inevitable delays in completing your self build? Is there rented accommodation available near your plot?
- **Live on Site**
Do you require planning permission for an on-site caravan?

Sourcing Materials

Depending on the style of self build you undertake, you may need to select anything from all your building materials to none if buying a package. If you are buying materials you should try and negotiate discounts with builders merchants and be prepared to haggle.

Heating Systems

The choice of options for

your new house may appear overwhelming. One issue you should consider early on in your planning is your choice of heating system such as conventional or underfloor heating. If this is important to you must decide on this early in the planning process as this may impact upon the design of your property, the construction method, materials used, planning permission and building regulations.

There is an extremely useful exhibition site; open year round that hosts specific events which are free. Look for their link on the internet. www.buildstore.co.uk/

The following extracts are taken from this site. You should visit their exhibition site in Swindon, Wiltshire, before you commit to any decisions. You will find it an eye-opening experience.

Why people self build

If you decide to self build you won't be alone: up to 20,000 people build their own homes each year and many others will carry out a renovation project or conversion.

The market is estimated to provide around 13% of all the new houses that are built throughout the country each year and the annual spend by self builders on land and building costs is thought to be in the region of £2 Billion.

Self Build Issues

The most important function of the self builder is to oversee and manage the project from start to finish. However, in many cases project management is being handed over to specialists in this field who offer specialist project management services, leaving the self builder with virtually no active role whatsoever, other than signing the cheques!

It is difficult to give an accurate description of the typical self builder. In most cases the self builder will carry out no building work whatsoever, his or her role being to make the financial arrangements and then "manage the build", carrying out the function of project manager and ensuring that the various steps throughout the process are achieved smoothly and efficiently.

Only a very few (probably less than 5%) will carry out all the building works themselves, with only around 20% being involved in any building activity at all. The term "self builder" is therefore perhaps a misnomer!

Personal Specification

Everyone's tastes are different and we all have to make style choices when it comes to clothes, furniture, electrical appliances and cars. Therefore, surely when we make the biggest purchase of our lives we should get a choice?

However, this is often not the case even when buying an expensive new house as the design is limited by what the developer produces and planning regulations whilst the kitchen and bathroom specifications are at best chosen from a list.

A conversion or renovation can provide the skeleton of your self-designed dream home but the new build is the self builder's ideal choice when they wish a blank canvas.

You could design your own layout yourself but it's probably best to get help from a builder or architect for regulations and practicality. There are books available to provide ideas that can be customised to suit the individual's needs.

Building Regulations

Each local authority has a building control department which

acts as an independent assessor of your project and proposals. They ensure that the plans of your new home, together with the materials and workmanship which go into the construction, comply with the legal requirements laid down by Parliament and which are expressed as Building Regulations. Virtually all self build projects will be dealt with by the local authority building control office. Building Regulations apply to new homes without exceptions, specifying a minimum standard of performance which must be achieved. Self builders may therefore consider that they can improve on the minimum standards required and this can be done in a manner of means which will enhance the value and efficiency of the house – for example larger floor joists, improved levels of heating and ventilation.

The main purpose of Building Regulations is to secure health and safety of the people in the buildings but they also deal with energy conservation, providing access and other matters. Detailed plans must be prepared showing all constructional details and should be submitted well in advance of commencement of work on site. There is a fee involved and the local authority must pass or reject your plans within a certain time limit or they may, with your agreement, add conditions to their approval. They must, if satisfied with your proposals, issue an approval notice within five weeks, or, if you agree to an extension, no longer than two months.

If the plans are rejected then there is a procedure for a review. Building Control will also act in regular inspections of the work as it goes along and you should treat your Building Control officer as an additional and impartial pair of eyes to inspect work in progress. Once the local authority are satisfied that the works have been carried out and meet the Building Regulations a Certificate

of Completion can be issued. This is a valuable document which should be retained safely, probably with your title deeds.

Construction Types

By far the two most popular methods of construction for the self builder are Traditional (brick and block) Construction and Timber Frame.

Brick and block

In modern traditionally built houses the walls are built in two leaves. There is internal blockwork wall and the external wall built of brick or stone. These, together with some internal partitions which are also built of blockwork, will support the structure of the house.

Timber frame

In timber frame construction the internal structure is a wooden frame which has been designed to support the structure of the house. This frame is then clad by a facing material such as brick or stone, to provide an attractive finish. For more information on Timber Frame visit the Potton Homes website.

The present building regulations mean that both methods of construction ensure that the structure is strongly supported and that adequate provision has been made in each case for insulation and inclement weather.

Whilst both methods can provide attractive homes, the traditional method takes longer to construct and finish as the actual building operation is more painstaking, the houses literally being built brick by brick. In many cases the necessity to have wet trades both externally and internally mean that a longer time is needed to build than timber frame where the kits are erected in a much shorter time and the internal works are drier and speedier.

Steel Framed Construction

Building in steel has been popular in the USA and South Africa for

some time and recently has been the subject of much interest in this country. The steel framework is lightweight, strong, weather resistant and quick to erect. Exterior panels are attached to the steel frame and then rendered. Most of the materials are made to measure prior to delivery on site and thus the house can be made weatherproof very quickly.

Beco Wallform Blocks

Another construction method is through the use of a permanent insulated formwork system which provides a practical method of building insulated walls for houses. The leading exponents of this method are Beco Wallform. An Insulating Concrete Formwork (ICF) system, BecoWallform is based on large hollow lightweight block components which lock together without intermediate bedding materials to provide a formwork system into which concrete is poured. Once set, the concrete becomes an airtight, high strength structure and the formwork remains in place as thermal insulation, with U-values ranging from 0.30 W/m²K down to 0.11W/m²K – ideal for zero energy buildings.

Beco Wallform Construction

The building process is quick, tidy and precise, with lower labour and equipment requirements than alternative methods.

Creative design (without compromising performance) is encouraged by the availability of a comprehensive range of components, which is further enhanced by the built-in option to incorporate reinforcement for basement and multi storey projects.

The flexibility of building with insitu concrete makes it more practical to co-ordinate other products and material systems – different types of floors, roofs, windows etc – with BecoWallform the need for specialised accessories is minimised.

All these methods of construction have their place and demand careful investigation as personal preference plays a large part in the kind of construction finally chosen.

Planning Permission Considerations

Particulars of building plots usually make reference to the type of planning permission that has been granted for the land in question.

OPP is the abbreviation for Outline Planning Permission, a permission which indicates that the Local Planning Authority has agreed in principle to the building of a house.

This permission may have certain conditions or restrictions however and the documentation should be examined closely so that you are aware of exactly what is and what may be allowed to be built.

DPP denotes Detailed Planning Permission indicating that detailed plans have already been submitted to and agreed by the Local Planning Authority for the erection of a specific type and size of house. Again the documentation should be scrutinised in order that you are clear as to what is being permitted.

Final comment

Whilst there is nothing more satisfying than a successful self build completion. After all it will be exactly what you wanted.... There are hoops to jump through and fences to jump ! Sometimes it feels like you will never, ever, get finished. This is no quick-fix solution after all. You will get the utter satisfaction of knowing...

“we built that”

Article drawn from two sources: www.ebuild.co.uk and www.buildstore.co.uk/

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 AFV Sale Price £275,000
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Pearson Independent Advisers is a trading style of Mortgage Horizons Ltd
Your home may be repossessed if you do not keep up repayments on a mortgage or other loan secured on it.

ADVERTISING FEATURE

Why use a SIIAP Member Firm for your financial needs?

The **Services Insurance & Investment Advisory Panel (SIIAP)** is endorsed by the M.O.D. The membership is drawn from individuals and firms who are insurance practitioners, independent financial advisers and mortgage brokers specialising in providing services to members of HM Forces.

All members are suitably Authorised & Regulated by the relevant UK authority and adhere to a 'code of practice' to help ensure the advice given and products offered, are relevant and appropriate for all Service members.

SIIAP members are individuals and firms who must demonstrate that they have specialist knowledge, relevant experience and an ability to service Armed Forces clients effectively. They must also demonstrate that they understand the specialist schemes offered within the military environment, including both Armed Forces Pension Schemes, the Armed Forces Compensation Scheme and facilities like Long Service Advance of Pay (LSAP) which can be used to help towards house purchase.

Customers who purchase products /services from SIIAP members are afforded protection if things go wrong, by way of a simple complaints procedure.

The purpose of **SIIAP** is to forge close links between those brokers/intermediaries/IFA's working within the military community and the military authorities, to ensure any issues of concern are resolved speedily and satisfactorily.

For a full list of **SIIAP** members and the services they offer please visit the **SIIAP** website at: www.siiap.org there is also a separate listing for those specialising in mortgages for members of HM Forces at www.siiap.org/insurance-pages/house-purchase

ADVERTISING FEATURE



Armed Forces & Veterans Estates (AFV Estates) aims to provide access to social, affordable and higher value residential property throughout the UK. Properties are offered at a substantial discount to current market value. The following Q&A will explain.

What is the New Employment Model?

The New Employment Model aims to encourage servicemen into houses of their own, whilst reducing the burden on the Defence Infrastructure Organisation to provide service families accommodation. This is a step change for many servicemen and their families.

We have partnered with Forces Homes to provide a bespoke service which aims to meet your housing needs. Whether you are looking to purchase or rent, we aim to find a solution for you. A property portal is available at www.afvestates.co.uk where you can view the latest deals.

Where do you get your properties?

We source our properties from small to medium sized developers throughout the UK. In this way we can secure the best deals possible. In addition, we wholesale purchase developments so that we can pass on the majority of the resulting discount to our clients.

Do you act as an agent for a major house builder?

Definitely not! We are familiar with the marketing strategies of 'tied agents' who act as a 'front' for some of the major builders. We offer properties sourced from across the whole UK marketplace giving you real choices. We offer tangible discounts not 'perceived' ones.

Do you have your own mortgage advisory service?

Yes we do. This is specifically geared towards the Armed Forces Community. The problems encountered by many servicemen are fully understood, even those servicemen and women from foreign or commonwealth countries.

We are experts in assisting with Long Service Advance of Pay (LSAP)

applications and have strong relationships with many of the biggest lenders to ensure you get the best mortgage deal currently on the market.

How do you make money?

We generally negotiate a sales fee from the developer however we may also charge you for aspects of the services we offer. That said, remember our aim is to save you thousands of pounds from the very outset.

Do you provide rental properties?

Yes we do. Our property portal allows you to access the Belvoir rental database of thousands of properties throughout the UK. These are offered to servicemen on a preferential basis. We also have our own 36 apartment housing unit in Newcastle aimed at providing accommodation and employment support for our Veteran Community. More supported housing in major cities is planned for 2013 - 14.

How do I get access to your services?

You can register for free at www.afvestates.co.uk. You can also call us for free on **+44 (0)300 11 11 239**

FLYING HIGH WITH FIRSTBUY!

RAF logistics driver Daniel, 26, has been in the RAF for 4 and a half years. Having travelled the world with his profession and then meeting his girlfriend Stephanie, the time felt right to put down roots.

"I met Stephanie at The Rhyl air show just over 12mths ago in summer 2011. She was there with a friend and I was there with work," begins Daniel.

Stephanie laughs "It's not the most romantic places to meet but we just kind of clicked and started to meet up on a regular basis. Daniel was based in Stafford so we took it in turns to visit each other."

"We then decided to make the next step and move in together though we weren't ready to buy. We wanted to make sure we could live together first!" adds Daniel.

Daniel and Stephanie decided to rent a flat in Chester, but were shocked at just how expensive it was to rent a property.

"We loved the flat and were quite lucky to get a reasonably priced but decent let as the landlord had bought it through a repossession. The cheapest rent in the area was around £600 a month," says Stephanie a nursery nurse.

Once the couple had decided that they could live with each others bad habits they set about finding a dream home of their own!

"We were shocked when started to look around that house prices haven't really come down that much and most lenders are asking for 20% deposits. We did have

savings but the building societies were asking for much higher percentage than we had. We felt a bit disheartened and thought we would need to rent for a little bit longer."

Just when the couple had given up hope in finding an affordable home, Stephanie's aunty told them about a new Keepmoat site St Joseph's Place in Birkenhead on the Wirral.

"She told us they were advertising something called FirstBuy where just 5% cash deposit was needed, this sounded perfect for us."

Stephanie decided to have a look at the show home whilst Daniel was away with the RAF.

"I loved the show home and talking to Tracey the sales lady I felt confident that we would be able to buy a property there through the FirstBuy scheme. I couldn't wait for Daniel to get back so I could show him the house – I knew he would love it too."

"Stephanie was really excited but at first I was a little weary that the interest rates would be high etc. However, Keepmoat and HomesHub were a great help and talked everything through with us and then put us in touch with a great financial advisor," explains Daniel.

Through HomesHub and the FirstBuy scheme the couple were the able to buy their first home. The couple only needed to raise a 5% cash deposit and get the other 20% as a loan, which is jointly funded by the government and the house builder. There's nothing to pay on the loan for

five years and, best of all, the loan is interest free for that time.

"We moved in just over 5 weeks ago and we know it's the best decision we ever made. We absolutely love our house. The gardens are great and we love the top floor with en suite. We think the scheme is a great idea as it really helps you take the plunge. We are now paying £100 quid less than we were in rent and feel secure in having a 3.8% fixed 2 year mortgage," explained Daniel.

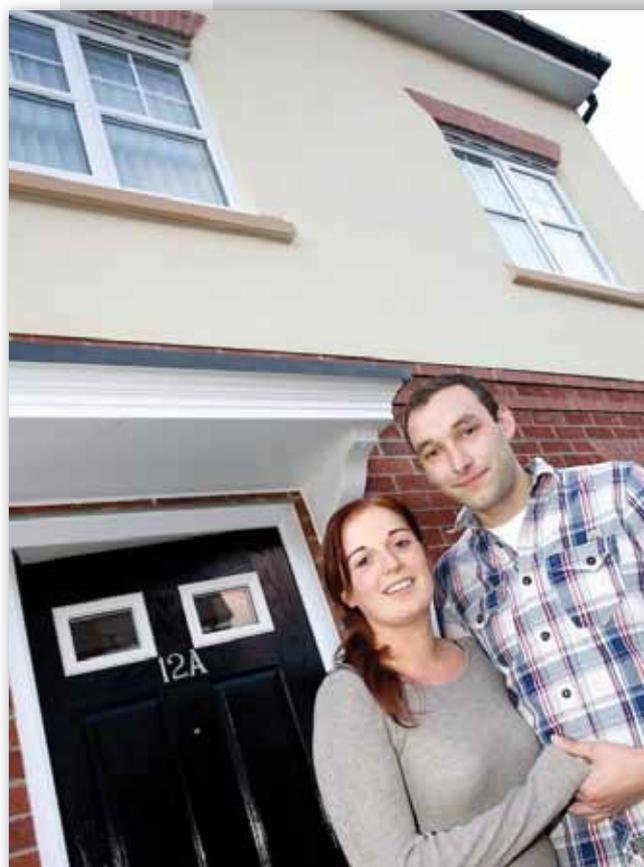
"The location is perfect and its 5 minutes from Holy Cross School where I work as a Nursery Nurse with Autistic children and I am really close to my parents and all my friends," says Stephanie

"It makes me feel a lot more content knowing that when I am away Stephanie is really close to family and friends. Although many of my friends in the RAF go into married quarters I like to have my own home away from work. It also feels so much more secure having our own place that we know is ours for good rather than having to look for somewhere once I come out of the RAF"

"The FirstBuy scheme is great for people in the RAF and I have been telling all my friends and colleagues about it, not everyone wants to live in married quarters and want something more stable for the future and for their families. This has been the ideal solution for us."

HomesHub have helped hundreds of people like Daniel and Stephanie into home ownership across Merseyside and Cheshire. Ministry of Defence personnel are a particular priority group for HomesHub and we are committed to providing access to affordable home ownership.

For more information on St Joseph's place or any other FirstBuy development in the North West visit www.homeshub.co.uk or call 0845 603 4559.



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Yes that's right! **If you earn less than £77,200 a year and live or work in London,** then you could own your own place for as little as £870pcm* **through L&Q's shared ownership scheme.** Register with us today - to find out how you can afford a place of your own and be in with a chance to **win a 12 month gym membership** to all London UK Fitness Network Gyms.

To get PricedIn register at

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*Industrial and Provident Society 30441R exempt charity. Details correct at time of going to print 01/13. Your home is at risk if you fail to keep up repayments on a mortgage, rent or other loan secured on it. Please make sure you can afford the repayments before you take out a mortgage. Competition Terms & Conditions apply: Register to be entered into the prize draw to win a Gym Membership. *The figure quoted is a percentage share and is a guideline and may vary according to individual incomes and circumstances. FOR FULL TERMS & CONDITIONS please see www.lqgroup.org.uk/pricedin for details. Imagery depicts a CGI representation of the development/s.

L & Q

50 years of
creating places
where people
want to live



high quality, new build homes. Shared ownership homes available through L&Q include, Effra Road, Brixton, Bermondsey South and St Crispin's House, Bermondsey, The City Mills, Haggerston and Springhead Park, Kent.

They are committed to changing the current situation by offering alternative paths to owning a home such as shared ownership. The PricedIn campaign will simplify the explanation and process of shared ownership to ensure Londoners are fully aware of the benefits, whilst supporting them throughout their journey onto the property ladder.

Peter Wakeling who recently purchased a home through shared ownership at L&Q's development, The City Mill commented "L&Q provided me with an affordable way to get onto the property ladder and the property is by far and away the best design I've seen in a shared ownership 1 bed flat."

Many Londoners believe that home ownership is more out of reach than ever before due to challenging economic times. It is no mystery that the latest census figures showed a rapid rise in the number of renters across the UK, a high concentration of which are in the capital; *10.5% of the London population currently rents. L&Q's PricedIn campaign has been designed to help Londoners and those living in the South East realise their dream of owning a home and get PricedIn to the property market.

Interested buyers can visit the PricedIn website and register their details to find out more and browse L&Q's shared ownership properties. There is also a chance to win a 12 month membership to all London gyms with in the UK Fitness Network. For more information visit: www.lqgroup.org.uk/pricedin



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* census results 2011



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HOUSING IN THE NORTH WEST

LOCAL AUTHORITY HOUSING IN THE NORTH WEST

There are 37 housing authorities in this region – 6 in Cumbria, 14 in Lancashire, 10 in Greater Manchester, 2 in Cheshire, and 5 in Merseyside. These authorities have, in the majority of cases, decreed that applicants must have local connections to be considered for their general waiting lists. The JSHAO can obtain information on every local authority in the country on request.

The following are the housing authorities operating within the region:

CHESHIRE www.cheshire.gov.uk

CHESHIRE WEST & CHESTER	0300 123 8123
CHESHIRE EAST	0300 123 5017

GREATER MANCHESTER

BOLTON	01204 335900
BURY	0161 253 5537
MANCHESTER	0161 234 5678
OLDHAM	0161 770 6699
ROCHDALE	0845 602 4995
SALFORD	0161 793 2020
STOCKPORT	0161 474 4237
TAMESIDE	0161 342 2558
TRAFFORD	0300 777 7777
WIGAN	01942 488478

MERSEYSIDE

KNOWSLEY	0800 694 0280
LIVERPOOL	0151 233 3001
SEFTON	0151 934 3541
ST HELENS	01744 675150
WIRRAL	0151 666 5511

CUMBRIA www.cumbria.gov.uk

ALLERDALE	01900 702570
BARROW-IN-FURNESS	01229 876554
CARLISLE	01228 817000
COPELAND	0845 054 8600
EDEN	01768 817817
SOUTH LAKELAND	01539 733333

LANCASHIRE www.lancashire.gov.uk

BLACKBURN	01254 585444
BLACKPOOL	01253 477760
BURNLEY	01282 425011
CHORLEY	01257 515151
FYLDE	01253 658658
HYNDBURN	01254 388111
LANCASTER	01524 582929
PENDLE	01282 661045
PRESTON	01772 906412
RIBBLE VALLEY	01200 414567
ROSSENDALE	01706 217777
SOUTH RIBBLE	01772 421491
WEST LANCASHIRE	01695 588271
WYRE	01253 891000

HOUSING ASSOCIATIONS

Housing Associations vary in size dramatically from less than 50 properties to a stock of over 40,000. They are becoming the major providers of social housing in the UK, being responsible for almost a third of new housing. Their objective is to provide affordable good quality homes for rent or low cost home ownership. Some are able to accept direct applications whilst others will only take nominations by a local authority.

PLACES FOR PEOPLE is one of the largest property management and development companies in the UK. Their focus is on creating places where people choose to live. Their aim is to create sustainable communities by building homes for sale and rent alongside homes for reduced and part ownership, as well as commercial units, live/work apartments, homes with care and support and nurseries for pre-school children. You can contact Places for People by free phone within the UK on 0800 432 0002 or through their website at www.placesforpeople.co.uk

HAIG HOMES is an organisation dealing exclusively with ex-Service personnel nation-wide. They have over 1300 properties in the UK. All their properties are let to people with Service connections, priority being given to families with children.

For more details telephone: 020 8685 5777 or visit www.haighomes.org.uk

AVERAGE HOUSE PRICES IN THE NORTH WEST FOURTH QTR 2012

Standard price	£119,016
Annual Change	-2.3%
Quarterly Change	+1.5%

REGIONAL HOMEBUY AGENT

Region	Zone	Homebuy Agent	Email/Web Address	Contact Tel
North West	Cheshire/Merseyside	Plus Housing (Plus Dane)	homeshub@neighbourhoodinvestor.com www.homeshub.co.uk	0845 603 4559
	Cumbria	Riverside HA	sales@riverside.org.uk www.riversidehomeownership.org.uk	0845 112 8800
	Gtr Manchester/Lancashire	Manchester Methodist (Plumlife)	enquiries@plumlife.co.uk www.plumlife.co.uk	0161 447 5050

Head Office telephone numbers for some of the other larger Housing Associations operating in the area are listed below. Details of other Housing Associations are available from JSHAO on request.

NORTH WEST**Cheshire, Cumbria, Greater Manchester, Lancashire, Merseyside**

Name	Telephone	Counties Covered
Accent Homes	01229 829648	All
Arcon	0161 214 4120	Greater Manchester
Bradford & Northern	01282 458212	Cumbria, Lancashire
CDS (Liverpool)	0800 169 2988	Merseyside
Cosmopolitan	0151 227 3716	Cheshire, Lancashire, Merseyside
Eaves Brook	01772 755470	Lancashire
Family	0161 872 7731	Greater Manchester
Irwell Valley	0161610 1000	Greater Manchester
Liverpool HT	0151708 5777	Cheshire, Merseyside
Manchester & District	0161 248 2300	Cheshire, Greater Manchester
Maritime	0151 236 3275	Cheshire, Merseyside
Muir Group	01928 728000	Cheshire, Merseyside
Places For People	0845 432 002	Cheshire, Lancashire
Portico	0845 612 1120	Lancashire, Greater Manchester
Northern Counties	0161 244 7000	Cheshire, Cumbria, Lancashire, Greater Manchester
Riverside	0151 706 1000	Cheshire, Lancashire, Merseyside
St Vincents	0161 865 6565	Cheshire, Lancashire, Merseyside
Two Castles	01228 541161	Cumbria, Lancashire
Warrington	01925 246810	Cheshire
West Pennine	0161 626 4270	Lancashire, Greater Manchester
William Sutton Trust	01442 891100	All





A new community is taking shape at Cavanna Homes' signature Plymouth development 504k, where a stunning variety of new homes have been unveiled in the latest phase of building.

504k is conveniently located in the Derriford area of Plymouth just off Plymbridge Lane, on the site of the old airport.

Amongst the new styles now available are the four-bedroom detached Pickering featuring two en-suite bedrooms and downstairs cloakroom, and the four-bedroom detached Sanderling featuring a large kitchen and dining area with an additional downstairs study, both offering parking for two.

Also available are a selection of one, two, three and four bedroom properties including a coach house and varying styles of apartments and townhouses.

Karen Heywood-Cann the Sales Manager said: "We have a number of service personnel and their families living at 504k's neighbouring development Cobham Field, who were attracted by the great location, transport links, and low maintenance living. With the latest selection of homes now available, there's something to suit everyone".

All new homes at 504K have parking and benefit from contemporary fitted kitchens and bathrooms, providing energy-efficient living with solar panels, PVC-u double glazed windows and a 10 year NHBC Buildmark Warranty.

Current prices for three bedroom properties start from £175,000 with the detached four bedroom homes starting from £249,950.

For more information and fantastic deals available please visit www.cavannahomes.co.uk or telephone the 504k Sales Advisor on 01752 773187 or email 504k@cavannahomes.co.uk

In beautiful countryside one mile south of the small Cotswold town of Corsham – midway between Bath and Chippenham lies

The Services Cotswold Centre



Any Service family needing short term accommodation, between postings, on retirement, for a break in the country or for Welfare reasons can stay at the Centre.

You stay in centrally heated, fully furnished and equipped, 3 to 4 bedroom self-catering chalets.

To find out more contact your Welfare Office or telephone the Centre 01225 810358.

Your Home from Home



New phase now released...



504K

PLYMOUTH

consists of a wide range of 1, 2, 3, and 4 bedroom homes with parking within close easy reach of Plymouth City Centre.

Located Off Plymbridge Lane, PL6 8BD.

The new phase at 504K consists of a range of :

- 1 bedroom coach house
- 2 bedroom apartments & houses
- 3 bedroom townhouses
- 4 bedroom detached houses



Why not visit our Show Homes

For information on availability and prices please contact the Sales Advisor on **01752 773187** email 504k@cavannahomes.co.uk

Sales centre open Thurs to Mon from 10am-5pm.

www.cavannahomes.co.uk

95% MORTGAGES AVAILABLE



HOUSING PRICES

United Kingdom

Average Price: £161,367 Quarterly Change: +0.6%, Annual Change -0.3%

Source: www.lloydsbankinggroup.com

1 Scotland

Average Price: £117,852
Quarterly Change: +0.6%
Annual Change: +5.2%

2 Northern Ireland

Average Price: £100,886
Quarterly Change: -18%
Annual Change: -4.3%

3 The North

Average Price: £118,138
Quarterly Change: -4%
Annual Change: -7.2%

4 Yorkshire and The Humber

Average Price: £115,507
Quarterly Change: -2%
Annual Change: +1.6%

5 The North West

Average Price: £119,016
Quarterly Change: +1.5%
Annual Change: -2.3%

6 The East Midlands

Average Price: £133,656
Quarterly Change: +1.3%
Annual Change: -2.5%

7 The West Midlands

Average Price: £147,066
Quarterly Change: -0.8%
Annual Change: -2.4%

8 Wales

Average Price: £132,606
Quarterly Change: +3.1%
Annual Change: -3.1%

9 East Anglia

Average Price: £164,746
Quarterly Change: +4.6%
Annual Change: -1.2%

10 Greater London

Average Price: £268,193
Quarterly Change: -2.0%
Annual Change: -1.7%

11 The South West

Average Price: £161,763
Quarterly Change: -1.8%
Annual Change: -2.1%

12 The South East

Average Price: £226,874
Quarterly Change: +0.1%
Annual Change: +0.1%



Commenting, Martin Ellis, housing economist, said:

“There was evidence of a firming in the housing market in the final few months of 2012. Prices in the three months from October to December were 0.6% higher than in the preceding three months. This was the first increase in this measure of the underlying trend for seven months.

“Overall, last year saw an even mix of monthly rises and falls as prices lacked any real direction as both demand and supply pressures remained largely unchanged

during 2012. On an annual basis, prices in the final quarter of 2012 were marginally lower than in the last three months of 2011.

“We expect continuing broad stability in house prices nationally in 2013 with prices likely to end the year at levels close to where they begin.”

ADVERTISING FEATURE

Riverside ECHG Supporting Veterans

Riverside ECHG's (RECHG) work with homeless Veterans is grounded in our knowledge of their needs; many of our support staff have a Services background.

This experience has helped RECHG develop a unique partnership with the Ministry of Defence which started in 2000 and has recently reached the major milestone of delivering help to over 10,400 Veterans.

RECHG's remit is to provide support, temporary accommodation and training to Veterans facing homelessness. The backbone of this is our housing advice service the Single Persons Accommodation Centre for the Ex Services (SPACES), located within The Beacon.

RECHG have two supported housing and social enterprise schemes for veterans, both are situated next to large military garrisons – The Beacon in Catterick and Mike Jackson House in Aldershot. Together these provide support for fifty-six Veterans at any one time.

PTSD is a driving issue, so RECHG developed in-house facilities for mental health and therapeutic support within our schemes. Lack of employment skills is another challenge, so we've launched social enterprise partnerships including our Veterans Artisan Bakery at The Beacon. This has attracted support from celebrity chefs such as Rosemary Shrager & Marco Pierre White and is providing on-the-job training for Veterans and a financial return for the service.

Using our experience RECHG are actively working with Ministers and the MoD to ensure that into the future the country has sufficient and appropriate support for Veterans.

SPACES
Single Persons Accommodation Centre
for the Ex Services

Don't be left out in the cold

Single Service Leavers who require help to find accommodation

Contact:
Catterick Military: (9)47312940 Catterick Civilian: 01784 833797 / 872940 / 830191
email: spaces@riverside.org.uk and visit www.spaces.org.uk

SPACES can help you find permanent housing, or they can refer you to either our new project The Beacon in Catterick, North Yorkshire or Mike Jackson House, Aldersot. Both provide temporary accommodation for single Service leavers in modern, fully-furnished, self-contained flats, with support staff on site 24/7.

For further details please contact the SPACES office
Quoting Ref: MP13

The Beacon
SPACES Office
Marne Road
Catterick Garrison
North Yorkshire DL9 3AU

SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
Aberdeenshire				
ABERDEEN 15 & 17 Ashwood Circle	2 x 3 Bedroom semi- detached Houses with Garage & Gardens	Residential	Anderson Bains 6-10 Thistle Street Aberdeen AB10 1XZ Tel: 01224 626244 Fax: 01224 646411	Under Offer
Orkney & Shetland				
BALTASOUND, UNST Setters Hill Estate Various addresses Last few remaining	Variety of 3 x Bedroom properties	Residential	Dowle Smith & Rutherford 113a Commercial Street Lerwick Shetland ZE1 0DL Tel: 01595 695583 Fax: 01595 695310	Under Offer

Want to get onto the property ladder in **Berkshire, Buckinghamshire, Oxfordshire and Surrey?**

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HomeBuy is a 'one-stop-shop' Government initiative that provides home owners and Ministry of Defence employees' a number of exciting home ownership & rental options.

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To be eligible you must have a household income of less than £60,000 per annum and fall in to one of the following priority groups:

- Employed by the Ministry of Defence
- First Time Buyer
- Local authority or housing association tenant

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Available on the App Store

Available on Android Market



Register **TODAY** at www.catalysthomebuy.co.uk or call **0845 601 7729** to find out more information



**This only applies to specific serving uniformed personnel. Terms and Conditions apply.*

Sales list of Former Married Quarters



LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT ANNINGTON'S APPOINTED AGENTS:
Millson Close Whetstone, London	2 and 3 bedroom houses	£274,950	L/S*	Barnard Marcus, 1285 High Road, London N20 9HS. Please call 020 8446 6888 or email: whetstone@sequencehome.co.uk
Barton Road Badersfield, formerly RAF Coltishall, Norfolk	3 bedroom semi-detached houses and terraced houses	Offers in excess of £110,000	L/S*	W H Brown, 5 Bank Plain, Norwich, Norfolk NR2 4SF. Please call 01603 760044 or email: norwich@sequencehome.co.uk
Fen Road Marham, Norfolk	3 bedroom terraced houses	£80,000	L/S*	W H Brown, 31-33 Market Place, Swaffham, Norfolk PE37 7LA Please call 01760 721655 or email: swaffham@sequencehome.co.uk
Tedder Close Watton, Norfolk	3 bedroom detached houses	Offers in excess of £158,000	L/S*	W H Brown, 9 High Street, Watton, Norfolk IP25 6AB. Please call 01953 881951 or email: watton@sequencehome.co.uk
Park Road Longhoughton Northumberland	2 bedroom terraced houses	£75,000	L/S*	Your Move 39 Bondgate Within, Alnwick, Northumberland NE66 1SX Please call 01665 603443 or email: alnwick@your-move.co.uk
Elmwood Avenue Colchester Essex	1 bedroom maisonette	Offers in excess of £80,000	L/S*	William H Brown, 141 High Street, Colchester CO1 1PG Please call 01206 577772 or email: Colchester@sequencehome.co.uk

Please go to www.annington.co.uk for a full listing of all our forthcoming sites and to register your interest.

Legal and Survey Fee Incentive (L/S)
Annington will pay £750 towards the buyer's legal fees and mortgage survey fee*.

All information is correct at time of going to press – January 2013.

*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate agent for further details.

USEFUL PROPERTY WEBSITES

The following sites offer properties for sale in the UK; some also offer properties to rent and the opportunity to sell your home online. The larger property websites also offer properties for sale abroad and information and tips on home-buying and mortgages.

www.belvoir.com
www.estateagent.co.uk
www.findaproperty.com
www.fish4homes.co.uk
www.hol365.com

www.home.co.uk

www.home-sale.co.uk

www.linkprop.co.uk

www.naea.co.uk

www.new-homes.co.uk

www.primelocation.co.uk

www.propertybroker.co.uk

www.propertyfinder.co.uk

www.reallymoving.com

www.rightmove.co.uk

www.smartestates.com

USEFUL BROKER WEBSITES

The following websites offer information about a range of mortgages from different lenders.

www.cdvm.com

www.charcolonline.co.uk

www.moneyextra.com

www.moneysupermarket.com

www.mortgage-next.com

www.siiap.org

www.spf.co.uk

www.virginmoney.com

HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2013

Joint Service Housing Advice Office

March

Tues 12 Hohne
Wed 13 Herford
Wed 20 RRC Catterick
Tues 26 RRC Northern Ireland

April

Tues 02 RRC Tidworth
Tues 16 RRC Plymouth
Thurs 18 RRC Portsmouth
Tues 23 RRC Aldershot
Tues 30 RRC Northolt

May

Wed 08 RRC Catterick
Thurs 16 RRC Cottesmore
Mon 20 Episkopi
Tues 21 Dhekelia
Tues 28 RRC Tidworth
Thurs 30 RRC Aldershot

June

Tues 11 Hohne
Wed 12 Herford
Tues 18 RRC Plymouth
Thurs 20 RRC Portsmouth

July

Tues 02 Lossiemouth*

Wed 10 Colchester #
Tues 16 RRC Catterick
Thurs 18 RRC Cottesmore
Tues 23 RRC Northern Ireland

September

Tues 03 RRC Plymouth
Thurs 05 RRC Portsmouth
Tues 17 RRC Tidworth
Thurs 19 RRC Aldershot
Mon 23 Episkopi
Tues 24 Dhekelia

October

Wed 02 Herford
Thurs 03 Gutersloh
Tues 15 RRC Rosyth
Thurs 24 RRC Northolt
Tues 29 Colchester #

November

Tues 05 RRC Catterick
Thurs 07 RRC Cottesmore
Tues 12 RRC Plymouth
Thurs 14 RRC Portsmouth
Tues 19 RRC Northern Ireland
Thurs 21 RRC Aldershot
Tues 26 RRC Tidworth

applications to RRC Northolt Admin Team
* applications to RRC Rosyth
For courses in Germany, applications should be sent to RRC Herford Tel:0049 5221880 466 or 94882 3388

Applications to be made on MoD Form 363 to Regional Resettlement Centres for courses in the UK and to Army IEROs for courses in Cyprus. You can also apply through JPA depending on your circumstances.

Housing the Options Courses are designed primarily for Service Personnel and their dependants who are shortly to leave the Service and intend to settle in the UK. Others who are considering their civilian housing options are also encouraged to attend. Attendance at these courses does not count against Resettlement Entitlement.



Victim Support is the national charity for victims of crime offering:

- Emotional Support
- Information
- Practical Help

through trained volunteers based in local Schemes and Witness Services

If you have been affected by crime call:
Victim Supportline 0845 30 30 900

PO Box 11431, London SW9 6ZH

Open 9am – 9pm weekdays, 9am – 7pm weekends & 9am – 5pm Bank Holidays.

All UK calls charged at local rates.



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Semi-detached four bedroomed home with garage

General public price	£194,995	
Exclusive Forces price	£155,996	(80% FirstBuy* price)
3% Forces discount	£5,850	
5% client deposit	£9,750	(could use LSAP)
Balance	£140,396	

A unique one stop shop that provides you with access to:

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- Exclusive access to mortgages for BFPO based personnel with no UK address needed.
- Specialist solicitors who work remotely for clients serving abroad.
- A national rental team who fully manage your property if you ever need to rent it out, they can also help you to sell existing properties.
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- A small friendly team who specialise in helping the British Military into Homes across the whole of the UK for over fifteen years completely free of charge.

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For advice on property contact:



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☎ +44 7872 157617

For advice on financial services contact:



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Should you wish to register your details with us, in order to receive information on current and future availability, please call our sales enquiry hotline.

free on **0800 3581118**

or tel **020 7960 7518**

please quote reference: HM 03/13